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IN THE CLAIMS:

Please amend the claims as follows:

1. (currently amended) A personal data storage apparatus comprised of:
  - a. a first personal data storage device including a memory device storing:
    - i. a first set of user data;
    - ii. a first encryption key for encrypting at least part of said first set of user data;
  - b. a first interface circuit coupled to said memory device granting conditional access to a third device to data therein using an appropriate data exchange protocol between the first personal data storage device and the third device only when a second personal data storage device is operatively coupled to said first personal data storage device; ~~and~~
  - c. a second interface circuit coupled to said memory device and providing communications access to the second personal data storage device; and
  - d. a processor, operatively coupled to said memory device and to said first and second interface circuits, the processor configured to adjust the first set of user data to create an adjusted first set of user data in response to a transaction with the third device, the processor further configured to encrypt the adjusted first set of user data to create an encrypted adjusted first set of user data, and the processor further configured to transfer the encrypted adjusted first set of user data to the second personal data storage device via the second interface circuit.
2. (canceled)
3. (original) The personal data storage apparatus of claim 1 wherein said second personal data storage device is operatively coupled to said first personal storage device using a mechanical coupling.

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4. (original) The personal data storage apparatus of claim 3 wherein said mechanical coupling is a connector.

5. (original) The personal data storage apparatus of claim 1 wherein said second personal data storage device is operatively coupled to said first personal storage device using a wireless connection.

6. (original) The personal data storage apparatus of claim 5 wherein said wireless connection is a radio link.

7. (original) The personal data storage apparatus of claim 1, where an agent of the issuer of the personal data storage apparatus can reclaim the user data from a single part of the personal data storage apparatus.

8. (currently amended) A personal data storage apparatus comprised of:

a. a first personal data storage device comprising:

i. a first memory device storing:

1. a first set of user data;

2. a first encryption key for encrypting at least part said first

set of user data;

ii. a first interface circuit coupled to said memory device granting conditional access to data therein using a predetermined protocol and only when a second personal data storage device is operatively coupled to said first personal data storage device;

iii. a second interface circuit coupled to said memory device and providing access to a second personal data storage device;

b. a second personal data storage device coupled to said first personal data storage device and being comprised of:

i. the second memory device storing:

1. a substantially duplicate copy of said first set of user data;

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c. a second encryption key for encrypting at least part said first set of user data;

ii. a second interface circuit coupled to said memory device granting conditional access to data therein using a predetermined protocol and only when said second personal data storage device is operatively coupled to said first personal data storage device;

whereby user data in either said first or second personal data storage device is accessible and usable only when said first and second personal data storage devices are in communication with each other, and

wherein said first personal data storage device is further comprised of a processor, operatively coupled to said first memory device and to said first and second interface circuits, the processor configured to adjust the first set of user data to create an adjusted first set of user data in response to a transaction with a third device, the processor further configured to encrypt the adjusted first set of user data to create an encrypted adjusted first set of user data, and the processor further configured to transfer the encrypted adjusted first set of user data to the second personal data storage device.

9. (canceled)

10. (currently amended) The personal data storage apparatus of ~~claim 9~~ claim 8 wherein said second personal data storage device is operatively coupled to said first personal storage device using a mechanical connector.

11. (original) The personal data storage apparatus of claim 8 wherein said second personal data storage device is operatively coupled to said first personal storage device using a wireless connection.

12. (original) The personal data storage apparatus of claim 8 wherein said wireless connection is a radio link.

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13. (original) The personal data storage apparatus of claim 8, where an agent of the issuer of the personal data storage apparatus can reclaim the user data from a single part of the personal data storage apparatus.

14. (currently amended) A method of securing access to data stored in a personal data storage device comprised of the steps of:

- a. storing personal data in first and second data storage devices that are capable of being operably coupled to each other;
- b. encrypting said personal data in a first data storage device using a first encryption key and encrypting the data in said second data storage device using a second encryption key; and
- c. granting access to a third device to said personal data in either said first data storage device or said second data storage device only when said first and second data storage devices are operatively coupled together;
- d. adjusting the personal data to create an adjusted personal data in response to a transaction with the third device if access is granted to the third device to the personal data in either the first data storage device or the second data storage device;
- e. encrypting the adjusted personal data to create an encrypted adjusted personal data; and
- f. transferring the encrypted adjusted personal data to the second data storage device.

15. (previously presented) The method of claim 14 wherein said step of granting access to a third device to said personal data in either said first data storage device or said second data storage device only when said first and second personal data storage devices are operatively coupled together is comprised of the step of granting access when said first and second personal data storage devices are coupled together through at least one of either a wireless data link or a mechanical connector.

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16. (original) The method of claim 14 wherein data stored in said first storage device can be recovered from data stored in said second storage device.

17. (original) The method of claim 14 wherein said first and second encryption keys are the same.

18. (currently amended) A method of securing access to data stored in a personal data storage device comprised of the steps of:

- a. storing personal data in a smart card and an enabling key device that are capable of being operably coupled to each other;
- b. encrypting said personal data in the smart card using a first encryption key and encrypting said personal data in the enabling key device using a second encryption key; and
- c. prohibiting a transaction between the smart card and another device unless the smart card and the enabling key device are operatively coupled together;
- d. adjusting the personal data in the smart card to create an adjusted personal data in response to a transaction affecting the personal data if the smart card and the enabling key device are operatively coupled together;
- e. encrypting the adjusted personal data to create an encrypted adjusted personal data; and
- f. transferring the encrypted adjusted personal data to the enabling key device.

19. (previously presented) The method of claim 18, wherein said step of prohibiting a transaction between the smart card and another device unless the smart card and the enabling key device are operatively coupled together is comprised of the step of prohibiting the transaction unless the smart card and the enabling key device are coupled together through at least one of either a wireless data link or a mechanical connector.